

Fill in this information to identify your case:

Debtor 1 Denise Ellen Bergsma

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Western District of Michigan

Case number _____
(If known)

Check if this is:

☐ An amended filing

Chapter you are filing under:

☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

Official Form 101**Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself**About Debtor 1:****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Denise
First name
Ellen
Middle name
Bergsma
Last name

Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

N/A
First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years.

Include your married or maiden names.

N/A
First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

N/A
First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

N/A
First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

N/A
First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

Debtor 1 Denise Ellen Bergsma

Case number:

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

XXX-XX-7402

N/A

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years.

Include trade names and doing business as names.

☒ I have not used any business names or EINs

N/A

Business name

N/A

Business name

N/A

EIN

N/A

EIN

☐ I have not used any business names or EINs

N/A

Business name

N/A

Business name

N/A

EIN

N/A

EIN

5. Where you live

If Debtor 2 lives at a different address:

12399 Katherine Court

Number Street

N/A

EIN

Grand Haven MI 49417

City, State, Zip Code

Ottawa

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

N/A

Number Street

City, State, Zip Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

N/A

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

N/A

Debtor 1 Denise Ellen Bergsma

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Part 2: Tell the Court About Your Bankruptcy Case

- 7. The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box.*
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- 8. How you will pay the fee**
- ☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☒ I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay Your Filing Fee in Installments* (Official Form 103A).
- ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 9. Have you filed for bankruptcy within the last 8 years?**
- ☒ No
- ☐ Yes
- | | | | | |
|---------------------|------|-------------------|-------------|-----------------------------|
| District <u>N/A</u> | When | <u>MM/DD/YYYY</u> | Case number | <u> </u> |
| District <u>N/A</u> | When | <u>MM/DD/YYYY</u> | Case number | <u> </u> |
| District <u>N/A</u> | When | <u>MM/DD/YYYY</u> | Case number | <u> </u> |
- 10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- ☒ No
- ☐ Yes
- | | | |
|--------------------------------------|--------------|-----------------------------|
| Debtor <u>N/A</u> | Relationship | <u> </u> |
| District <u> </u> | When | <u>MM/DD/YYYY</u> |
| Debtor <u>N/A</u> | Relationship | <u> </u> |
| District <u> </u> | When | <u>MM/DD/YYYY</u> |
- 11. Do you rent your residence?**
- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

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Case number:

Part 3: Report About Any Businesses You Own as a Sole Proprietor

- 12. Are you a sole proprietor of any full- or part-time business?** ☒ No. Go to Part 4.

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

- 14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?** ☒ No. ☐ Yes.

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

- 15. Tell the court whether you have received briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
- Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
- Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
- Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
- Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

Debtor 1 Denise Ellen Bergsma

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About Debtor 1:

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
 - ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
 - ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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 - ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
 - ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Denise Ellen Bergsma

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Part 6:

Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.
☒ Yes. Go to line 17.

16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.
☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts: **N/A**

17. Are you filing under Chapter 7?

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

- ☐ No. I am not filing under Chapter 7. Go to line 18.
☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
☒ No.
☐ Yes.

18. How many creditors do you estimate that you owe?

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000 - 5,000 | <input type="checkbox"/> 25,001 - 50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001 - 10,000 | <input type="checkbox"/> 50,001 - 100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001 - 25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |

19. How much do you estimate your assets to be worth?

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> \$0 to \$50,000 | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$500,000,001 to \$1 billion |
| <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$1,000,000,001 to \$10 billion |
| <input type="checkbox"/> \$100,001 to \$500,000 | <input type="checkbox"/> \$50,000,001, to \$100 million | <input type="checkbox"/> \$10,000,000,001 to \$50 billion |
| <input type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> More than \$50 billion |

20. How much do you estimate your liabilities to be?

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> \$0 to \$50,000 | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$500,000,001 to \$1 billion |
| <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$1,000,000,001 to \$10 billion |
| <input type="checkbox"/> \$100,001 to \$500,000 | <input type="checkbox"/> \$50,000,001, to \$100 million | <input type="checkbox"/> \$10,000,000,001 to \$50 billion |
| <input type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> More than \$50 billion |

Debtor 1 Denise Ellen Bergsma

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Part 7:**Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Denise Ellen Bergsma
Debtor 1



12/19/2018
MM/DD/YYYY

For your attorney, if you are represented by one

Note that BkAssist is licensed for use only by attorneys. If you are not represented by an attorney, you may not file this petition.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Roger G. Cotner
Attorney for Debtor(s)



12/19/2018
MM/DD/YYYY

Roger G. Cotner

Printed name

Cotner Law Offices

Firm name

PO Box 838

Number Street

Grand Haven MI 49417

City, State, ZIP Code

616-846-7153

Contact phone

P36569

Bar number

roger@cotnerlaw.us

Email address

Fill in this information to identify your case:

Debtor 1 Denise Ellen BergsmaDebtor 2 _____
(Spouse, if filing)United States Bankruptcy Court for the Western District of MichiganCase number _____
(If known)☐ Check if this is an amended filing**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets**Your assets**
Value of what
you own**1. Schedule A/B: Property (Official Form 106A/B)**1a. Copy line 55, Total real estate, from *Schedule A/B* \$105,000.001b. Copy line 62, Total personal property, from *Schedule A/B* \$17,471.001c. Copy line 63, Total of all property on *Schedule A/B* \$122,471.00**Part 2: Summarize Your Liabilities****Your liabilities**
Amount you owe**2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)**2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* \$99,748.00**3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)**3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* \$0.003b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* \$18,852.78**Your total liabilities** \$118,600.78**Part 3: Summarize Your Income and Expenses****4. Schedule I: Your Income (Official Form 106I)**Copy your combined monthly income from line 12 of *Schedule I* \$2,478.05**5. Schedule J: Your Expenses (Official Form 106J)**Copy your monthly expenses from line 22, Column A, of *Schedule J* \$2,478.05

Debtor 1 Denise Ellen Bergsma

Case number:

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9 for statistical purposes. 28 U.S.C. § 159.
- ☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income (Official Form 122A-1, 122B, or 122C-1):Copy your total current monthly income from line 11. \$1,140.05**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:.....****From Part 4 on Schedule E/F, copy the following:****Total claim**

9a. Domestic support obligations (Copy line 6a.).....	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.).....	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.).....	<u>\$1,310.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.).....	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.).....	<u>\$0.00</u>
9g. Total. Add lines 9a through 9f.....	<u>\$1,310.00</u>

Fill in this information to identify your case:

Debtor 1 Denise Ellen Bergsma

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Western District of Michigan

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land or Other Real Estate You Own or Have an Interest in**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1 12399 Katherine Court

Street address, if available, or other description

Grand Haven MI 49417

City, State, ZIP Code

Ottawa

County

What is the property? Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☒ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other
- N/A

Who has an interest in the property? Check ^{one}

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$105,000.00	\$105,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Sole owner

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.**\$105,000.00****Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No.
- ☒ Yes.

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3.1 Make: Chevy Who has an interest in the property? Check one
 Model: Cruze ☒ Debtor 1 only
 Year: 2016 ☐ Debtor 2 only
 Approximate mileage: 18,000 ☐ Debtor 1 and Debtor 2 only
 Other information: ☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$13,250.00	\$13,250.00

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No.
☐ Yes.

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

\$13,250.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items? (List the current value of the portion you own. Do not deduct secured claims or exemptions)

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No
☒ Yes (Usual household goods, no single item worth more than \$500 \$2,000.00, D1) \$2,000.00

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No
☒ Yes (Two Televisions \$100.00, D1); (Laptop \$50.00, D1)..... \$150.00

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No
☐ Yes

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No
☐ Yes

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No
☐ Yes

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
☒ Yes (Used Clothing \$100.00, D1) \$100.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

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- ☐ No
☒ Yes (Heirloom Jewelry - Mother's Ring \$100.00, D1)..... \$100.00

13. Non-farm animals*Examples: Dogs, cats, birds, horses*

- ☐ No
☒ Yes (Dog \$1.00, D1)..... \$1.00

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
☐ Yes

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**\$2,351.00****Part 4:****Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following? (List the current value of the portion you own. Do not deduct secured claims or exemptions)

16. Cash*Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition*

- ☐ No
☒ Yes Pocket Cash \$80.00 (D1)..... \$80.00

17. Deposits of money*Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.*

- ☐ No
☒ Yes Chase Checking Account \$1,231.00; Sole owner (D1)..... \$1,231.00
Honor Credit Union Share Account \$5.00 (D1)..... \$5.00

18. Bonds, mutual funds, or publicly traded stocks*Examples: Bond funds, investment accounts with brokerage firms, money market accounts*

- ☒ No
☐ Yes

\$0.00**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- ☒ No
☐ Yes

\$0.00**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.*

- ☒ No
☐ Yes

\$0.00**21. Retirement or pension accounts***Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans*

- ☐ No
☒ Yes MERS pension pays Debtor \$700.05 per month during her life. \$0.00 (D1).....

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company.
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

Debtor 1 Denise Ellen Bergsma

Case number:

☒ No
☐ Yes \$0.00

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No
☐ Yes \$0.00

24. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified state tuition plan as defined in 26 U.S.C. § 529(b)(1).

☒ No
☐ Yes \$0.00

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No
☐ Yes \$0.00

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No
☐ Yes \$0.00

27. Licenses, franchises, and other general intangibles*Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*

☒ No
☐ Yes \$0.00

28. Tax refunds owed to you

Give specific information about them, including whether you already filed the returns and the tax years

☐ No
☒ Yes 2018 estimated tax refunds, prorated to date of filing \$553.00 [2018] (D1)..... \$553.00

29. Family support*Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement*

☒ No
☐ Yes \$0.00

30. Other amounts someone owes you*Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*

☒ No
☐ Yes \$0.00

31. Interests in insurance policies*Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance. Name the insurance company of each policy and the beneficiary, and list its value*

☐ No
☒ Yes Foresters Plan Right Basic Life Insurance: 5,000 Death Benefit \$1.00 (D1) \$1.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No
☐ Yes \$0.00

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

Debtor 1 Denise Ellen Bergsma

Case number:

☒ No
☐ Yes \$0.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No
☐ Yes \$0.00

35. Any financial assets you did not already list

☒ No
☐ Yes \$0.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$1,870.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No
☐ Yes \$0.00

54. Add the dollar value of all of your entries from Part 7, including any entries for pages you have attached for Part 7. Write that number here

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 \$105,000.00

56. Part 2: Total vehicles, line 5 \$13,250.00

57. Part 3: Total personal and household items, line 15 \$2,351.00

58. Part 4: Total financial assets, line 36 \$1,870.00

59. Part 5: Total business-related property, line 45

60. Part 6: Total farm- and fishing-related property, line 52

61. Part 7: Total other property not listed, line 54

62. Total personal property. Add lines 56 through 61 \$17,471.00

63. Total of all property on Schedule A/B. Add line 55 + line 62 **\$122,471.00**

Fill in this information to identify your case:

Debtor 1 Denise Ellen BergsmaDebtor 2 _____
(Spouse, if filing)United States Bankruptcy Court for the Western District of MichiganCase number _____
(If known)

Check if this is:

- ☐ An amended filing
☒ Applicable to Debtor 1
☐ Applicable to Debtor 2

Western District of Michigan Form 106C

Schedule C: The Property You Claim As Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming MI state exemptions and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption</i>	Specific laws that allow exemption
12399 Katherine Ct Grand Haven, MI (Line 1)	\$105,000.00	<input checked="" type="checkbox"/> \$19,835.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
Usual household goods, no single item worth more than \$500 (Line 6)	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Laptop (Line 7)	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Two Televisions (Line 7)	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Used Clothing (Line 11)	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Heirloom Jewelry - Mother's Ring (Line 12)	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)

Debtor 1 Denise Ellen Bergsma

Case number:

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption</i>	Specific laws that allow exemption
Dog (Line 13)	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Pocket Cash (Line 16)	\$80.00	<input checked="" type="checkbox"/> \$80.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Chase Checking Account (Line 17)	\$1,231.00	<input checked="" type="checkbox"/> \$1,231.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Honor Credit Union Share Account (Line 17)	\$5.00	<input checked="" type="checkbox"/> \$5.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2018 estimated tax refunds, prorated to date of filing (Line 28)	\$553.00	<input checked="" type="checkbox"/> \$553.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Foresters Plan Right Basic Life Insurance: 5,000 Death Benefit (Line 31)	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(7)
Total	\$109,221.00	\$24,056.00	

3. Are you claiming a homestead exemption of more than \$160,375.00?

(Subject to adjustment on 04/01/2019 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes

Fill in this information to identify your case:

Debtor 1 Denise Ellen Bergsma

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the Western District of Michigan

Case number _____

(If known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below.

Part 1:

List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of the collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.1 Honor Credit Union Creditor's Name <u>8385 Edgewood Road</u> Number Street <u>Berrien Springs MI 49103</u> City, State, ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred: <u>02/2018</u>	Describe the property that secures the claim: <u>2016 Chevy Cruze</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) Last 4 digits of account number: <u>-8857</u>	\$14,583.00	\$13,250.00
2.2 Huntington Bank Mortgage Co Creditor's Name <u>7575 Huntington Park Dr</u> Number Street Columbus OH 43235 City, State, ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred: <u>04/2005</u>	Describe the property that secures the claim: <u>12399 Katherine Ct Grand Haven, MI</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) Last 4 digits of account number: <u>-1313</u>	\$85,165.00	\$105,000.00
Add the dollar value of your entries in Column A. Write that number here:		\$99,748.00	

Debtor 1 Denise Ellen Bergsma

Case number:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1 Denise Ellen BergsmaDebtor 2 _____
(Spouse, if filing)United States Bankruptcy Court for the Western District of MichiganCase number _____
(If known)☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?
- ☒ No. Go to Part 2.
- ☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?
- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.
4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than four priority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1
American Education Services

Nonpriority Creditor's Name

Po Box 61047

Number Street

Harrisburg PA 17106

City, State, ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number: -6PA0

\$1,310.00

When was the debt incurred: 03/2007

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☒ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify

Debtor 1 Denise Ellen Bergsma

Case number:

		Total claim	
4.2 Capital One Nonpriority Creditor's Name PO Box 30285 Number Street Salt Lake City UT 84130 City, State, ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		Last 4 digits of account number: -9146 When was the debt incurred: 04/2009 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card	\$3,065.07
4.3 Capital One Nonpriority Creditor's Name PO Box 5253 Number Street Carol Stream IL 60197 City, State, ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		Last 4 digits of account number: -0091 When was the debt incurred: 01/2006 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card	\$5.00
4.4 Citizens Bank Nonpriority Creditor's Name PO Box 7092 Number Street Bridgeport CT 06601 City, State, ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		Last 4 digits of account number: -0982 When was the debt incurred: 11/21/2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Personal Loan	\$6,979.00
4.5 FNB OMAHA Nonpriority Creditor's Name 1620 Dodge Street Number Street Omaha NE 68197 City, State, ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		Last 4 digits of account number: -5551 When was the debt incurred: 07/2008 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card	\$1,936.89

Debtor 1 Denise Ellen Bergsma

Case number:

Total claim

4.6	Last 4 digits of account number: -68**	\$682.54
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North Ottawa Community Health System

Nonpriority Creditor's Name

Dept 4030

Number Street

PO Box 30516**Lansing MI 48909**

City, State, ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

When was the debt incurred: **01/26/2017**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Medical

4.7	Last 4 digits of account number: -68**	\$78.28
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North Ottawa Community Health System

Nonpriority Creditor's Name

Dept 4030

Number Street

PO Box 30516**Lansing MI 48909**

City, State, ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

When was the debt incurred: **05/03/2018**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Medical

4.8	Last 4 digits of account number: 2944	\$4,796.00
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SST/Medallion

Nonpriority Creditor's Name

4315 Pickett Road

Number Street

Saint Joseph MO 64503

City, State, ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

When was the debt incurred: **09/2014**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Home Improvement Loan

Part 3:**List Others to Be Notified for a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

<p>1</p> <p>H.E.L.P. Financial Corporation</p> <p>Creditor's Name</p> <p>PO Box 33779</p> <p>Number Street</p> <p>Detroit MI 48232</p> <p>City, State, ZIP Code</p>	<p>On which entry in Part 1 or Part 2 did you list the original creditor?</p> <p>Line <u>4.6</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</p> <p>Last 4 digits of account number:</p>
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Debtor 1 Denise Ellen Bergsma

Case number:

2 H.E.L.P. Financial Corporation Creditor's Name PO Box 33779 Number Street Detroit MI 48232 City, State, ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.7</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number:
3 National Collegiate Trust Creditor's Name 1200 N 7th Street Number Street Harrisburg PA 17102 City, State, ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.1</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number:

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1		
6a. Domestic support obligations	6a.	<u>\$0.00</u>
6b. Taxes and certain other debts you owe the government	6b.	<u>\$0.00</u>
6c. Claims for death or personal injury while you were intoxicated	6c.	<u>\$0.00</u>
6d. Other. Add all other priority unsecured claims. Write that amount here.....	6d.	<u>\$0.00</u>
6e. Total Add lines 6a through 6d.	6e.	<u>\$0.00</u>
Total claims from Part 2		
6f. Student loans	6f.	<u>\$1,310.00</u>
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	<u>\$0.00</u>
6h. Debts to pension or profit-sharing plans, and other similar debts.....	6h.	<u>\$0.00</u>
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.....	6i.	<u>\$17,542.78</u>
6j. Total. Add lines 6f through 6i.	6j.	<u>\$18,852.78</u>

Fill in this information to identify your case:

Debtor 1 Denise Ellen Bergsma

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Western District of Michigan

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☐ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

Fill in this information to identify your case:

Debtor 1 Denise Ellen Bergsma

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Western District of Michigan

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)
☐ No
☒ Yes
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
☒ No
☐ Yes. In which community state or territory did you live? . Fill in the name and current address of that person.
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply

3.1

Andrew Bergsma

Name

2500 Pepperwood Street

Number Street

#422

Farmers Branch TX 75234

City, State, ZIP Code

- ☐ Schedule D, line
- ☒ Schedule E/F, line 4.1
- ☐ Schedule G, line

Fill in this information to identify your case:

Debtor 1 Denise Ellen Bergsma

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Western District of Michigan

Case number _____
(If known)

Check if this is:
☐ An amended filing
☐ A supplement showing post-petition chapter 13 income as of

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

<p>1. Fill in your employment information</p> <p>If you have more than one job, attach a separate page with information about additional employers.</p> <p>Include part-time, seasonal, or self-employed work.</p> <p>Occupation may include student or homemaker, if it applies.</p>	<p>Employment status</p> <p>Occupation</p> <p>Employer's name</p> <p>Employer's address</p> <p>How long employed there?</p>	<p>Debtor 1</p> <p><input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed Retired</p> <p>N/A N/A N/A</p>	<p>Debtor 2 or non-filing spouse</p> <p><input type="checkbox"/> Employed <input type="checkbox"/> Not employed</p> <p>N/A N/A N/A</p>
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Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Including your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$0.00	
3. Estimate and list monthly overtime pay.	3. \$0.00	
4. Calculate gross income. Add line 2 + line 3.	4. \$0.00	
5. List All payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$0.00	
5b. Mandatory contributions for retirement plans	5b. \$0.00	

Debtor 1 Denise Ellen Bergsma

Case number:

	For Debtor 1	For Debtor 2 or non-filing spouse
5c. Voluntary contributions for retirement plans	5c. \$0.00	
5d. Required repayments of retirement fund loans	5d. \$0.00	
5e. Insurance	5e. \$0.00	
5f. Domestic support obligations	5f. \$0.00	
5g. Union dues	5g. \$0.00	
5h. Other deductions. Specify:	5h. \$0.00	
6. Add the payroll deductions. Add lines 5a through 5h	6. \$0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$0.00	
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm	8a. \$0.00	
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. \$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. \$0.00	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$0.00	
8e. Social Security	8e. \$1,338.00	
8f. Other government assistance that you regularly receive	8f. \$0.00	
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:		
8g. Pension or retirement income	8g. \$700.05	
8h. Other monthly income. Specify: Renter D1 \$440.00	8h. \$440.00	
9. Add all other income. Add lines 8a-8h.	9. \$2,478.05	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 9 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$2,478.05	
11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> (Official Form 106J). Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> (Official Form 106J). Specify:	11. \$0.00	
12. Add the amounts on lines 10 and 11. The result is the combined monthly income. Also write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> (Official Form 106Sum) if it applies.	12. \$2,478.05	

Debtor 1 Denise Ellen Bergsma

Case number:

13. Do you expect an increase or decrease within the year after you file this form?

☐
☒

No
Yes.

Explain.....

Debtor's Social Security will increase by 2.8% starting January 2019.

Fill in this information to identify your case:

Debtor 1 Denise Ellen Berqsmas

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Western District of Michigan

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☒ No.
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

2. Do you have dependents?

Do not list Debtor 1 or Debtor 2.

Do not state the dependents' names.

- ☒ No
- ☐ Yes. Fill out this information for each dependent

Dependent's
relationship to Debtor
1 or Debtor 2

Dependent's age

Does dependent live with you?

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

Note: Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

Your
expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$758.70

If not included in line 4:

4a. Real estate taxes

4a.

4b. Property, homeowner's, or renter's insurance

4b.

\$44.00

4c. Home maintenance, repair, and upkeep expenses

4c.

\$60.00

Debtor 1 Denise Ellen Bergsma

Case number:

	Your expenses
4d. Homeowner's association or condominium dues	4d.
5. Additional mortgage payments for your residence, such as home equity loans	5.
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$302.00
6b. Water, sewer, garbage collection	6b. \$25.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$118.00
6d. Other. Specify: N/A	6d.
7. Food and housekeeping supplies	7. \$250.00
8. Childcare and children's education costs	8.
9. Clothing, laundry, and dry cleaning	9. \$5.00
10. Personal care products and services	10. \$10.00
11. Medical and dental expenses	11. \$50.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$52.35
13. Entertainment, clubs, recreation, newspapers, magazine, and books	13. \$20.00
14. Charitable contributions and religious donations	14. \$10.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$45.00
15b. Health insurance	15b. \$75.00
15c. Vehicle insurance	15c. \$96.00
15d. Other insurance. Specify: N/A	15d.
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	16.
17. Installment or lease payments	
17a. Car Loan (2016 Chevy Cruze)	17a. \$200.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i> (Official Form 106I)	18.
19. Other payments you make to support others who do not live with you. Specify: N/A	19.
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I</i> (Official Form 106I)	
20a. Mortgages on other property	20a.
20b. Real estate taxes	20b.
20c. Property, homeowner's, or renter's insurance	20c.
20d. Maintenance, repair, and upkeep expenses	20d.
20e. Homeowner's association or condominium dues	20e.
20f. Other. Specify:	20f.

Debtor 1 Denise Ellen Bergsma

Case number:

**Your
expenses****21. Other. Specify:**

21.

Car Registration	\$10.00
Car Cleaning	\$10.00
Dog vet bills, food, etc	\$93.00
Lawn care and Snowplowing	\$60.00
Roof snow removal/tree removal	\$10.00
Furnance	\$174.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$2,478.05

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b.

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$2,478.05

23. Calculate your monthly net income

23a. Copy line 12 (your combined monthly income) from Schedule I

23a. \$2,478.05

23b. Copy your monthly expenses from line 22 above.

23b. \$2,478.05

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*

23c.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

- ☒ No
☐ Yes.
 Explain.....

Fill in this information to identify your case:

Debtor 1 Denise Ellen BergsmaDebtor 2 _____
(Spouse, if filing)United States Bankruptcy Court for the Western District of MichiganCase number _____
(If known)☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No☐ Yes. Name of person N/A. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Denise Ellen Bergsma
Signature of Debtor 112/19/2018
Date_____
Signature of Debtor 212/19/2018
Date


**United States Bankruptcy Court
Western District of Michigan
Grand Rapids Division**

In re: **Bergsma, Denise**

Case No.

Verification of Creditor Matrix

I(we), hereby declare, under penalty of perjury, that the attached list of creditors is true and correct to the best of my(our) knowledge.



/s/ Roger G. Cotner
Roger G. Cotner (P36569), Attorney for the Debtor(s)
PO Box 838
Grand Haven, MI 49417
Tel.: 616-846-7153
Fax: 616-846-5368
e-mail: roger@cotnerlaw.us

12/19/2018
Date

American Education Services
Po Box 61047
Harrisburg, PA 17106

Andrew Bergsma
2500 Pepperwood Street
#422
Farmers Branch, TX 75234

Capital One
PO Box 30285
Salt Lake City, UT 84130

Capital One
PO Box 5253
Carol Stream, IL 60197

Chex Systems, Inc.
7805 Hudson Road, Suite 100
Saint Paul, MN 55125

Citizens Bank
VAM 110
10561 Telegraph Road
Glen Allen, VA 23059

Equifax
P.O. Box 740241
Atlanta, GA 30374

Experian Information Solutions
P.O. Box 1240
Allen, TX 75013

FNB OMAHA
1620 Dodge Street
Omaha, NE 68197

H.E.L.P. Financial Corporation
PO Box 33779
Detroit, MI 48232

Honor Credit Union
8385 Edgewood Road
Berrien Springs, MI 49103

Huntington Bank Mortgage Co
7575 Huntington Park Dr
Columbus, OH 43235

Internal Revenue Service
Centralized Insolvency Operation
P. O. Box 7346
Philadelphia, PA 19101-7346

National Collegiate Trust
1200 N 7th Street
Harrisburg, PA 17102

North Ottawa Community Health System
Dept 4030
PO Box 30516
Lansing, MI 48909

SST/Medallion
4315 Pickett Road
Saint Joseph, MO 64503

State of Michigan
Treasury Building
Lansing, MI 48922

TransUnion
P.O. Box 2000
Crum Lynne, PA 19022